



A FREE GUIDE FOR LICENSED AGENTS

# The LOA Escape Kit

How to leave a Licensed-Only-Agent contract the right way — and rebuild as an **owner** of the business you produce.

with Gregory Stevenson — author of *Index Annuity Secrets* and a producing FIA agent

## START HERE

## The 90-second truth about LOA

"Licensed Only Agent" (LOA) contracts can be a fine place to **learn** — but many are built so the upline keeps control of the asset you create. You write the business; they own the book, the renewals, and the override. When you want to leave, the release can drag on for months.

None of that means you're stuck. This kit walks you through what these contracts really do, how to request a release cleanly, what a real upline looks like, and how a done-for-you lead system can fill your calendar while you make the move.

## SECTION 1

## LOA vs. true ownership

The same day of work produces a very different outcome depending on your contract. Here's the honest side-by-side:

| What matters                  | Typical LOA              | Ownership path           |
|-------------------------------|--------------------------|--------------------------|
| <b>Your book of clients</b>   | Belongs to the upline    | Belongs to you           |
| <b>Renewals &amp; trails</b>  | Kept by the agency       | Follow you               |
| <b>Commission / overrides</b> | Capped; override skimmed | You keep what you earn   |
| <b>Leaving</b>                | Release can take months  | Clear, portable terms    |
| <b>Leads</b>                  | Shared, aged, recycled   | Exclusive to you         |
| <b>Training</b>               | Login + a script         | Real mentorship & system |

*Not every LOA is predatory — but you deserve to know which kind you're in before you write your next case.*

## SECTION 2

## How to request a release — the clean way

Do it professionally and on paper. Burning bridges rarely helps; a calm, documented process does.

- **Know your terms first.** Re-read your contract for any non-compete, release clause, and notice period.
- **Put the request in writing.** A short, polite email requesting a release as of a specific date — factual, no venting.
- **Keep a paper trail.** Save every message and date. If they stall, your written record is your leverage.
- **Give proper notice.** Follow the notice period your contract requires so nothing can be held against you.
- **If they stall:** follow up in writing referencing your original date; most states have carrier-level release processes if the agency won't act.
- **Line up your next home first.** Have your independent contract, carriers, and lead flow ready so you don't lose income during the switch.

**This is career guidance, not legal advice.** For anything contractual, have a qualified attorney review your specific agreement.

## SECTION 3

## Red flags vs. green flags in an upline

**Run from:**

- Vague answers about who owns the book and renewals.
- Pressure to recruit before you've made a single sale.
- "Leads" that turn out shared, aged, or resold.
- No clear, written path to independence.

**Look for:**

- Ownership of your clients and renewals in writing.
- Exclusive leads generated for you and introduced under your name.
- A real system — CRM, education, nurture — not just a phone list.
- Mentors who still sell and will show you a live close.
- Straight answers about comp, with the override you earn staying yours.

## SECTION 4

## How the system fills your calendar

Leaving is easier when new business is already flowing. Plugging into the BuyIASLeads system looks like:

- **Exclusive FIA leads** — generated for one agent (you), introduced under your name, never shared or resold.
- **Annuity University** — plain-English lessons that educate your prospects before they talk to you.
- **Oscar, your 24/7 Annuity AI** — answers prospect questions and warms them up between your calls.
- **A free-book lead magnet + 52-week nurture** (email & text) that keeps you top-of-mind all year.
- **A CRM that's already built** — leads flow in live so you spend time in front of clients, not fighting your back office.

## Your next step

Book a free, no-pressure 15-minute call with Gregory. Bring your contract questions — you'll leave with a clear next step either way.

Book: [calendly.com/gregorystevenson](https://calendly.com/gregorystevenson) | Call/text: (619) 374-8100

**Why listen to me?** I'm Gregory Stevenson — author of *Index Annuity Secrets* and a producing FIA agent. I built this because I was tired of watching good agents get trapped in contracts that never let them win. No hype — just a clear path to owning your book.

Disclaimer: This guide is general career and business information for licensed insurance professionals and is **not** legal, tax, financial, or insurance advice. Contracts vary; have your specific agreement reviewed by a qualified attorney. Results vary and are not typical.